

## Federal Benefits FastFacts

### What is Open Season?

The annual Federal Benefits Open Season is coming! This is the time for you to think about your health, dental, vision, and tax-saving needs and to enroll or change your enrollment in any of the following programs:

- [Federal Employees Health Benefits \(FEHB\) Program](#)
- [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- [Federal Flexible Spending Account Programs \(FSAFEDS\)](#)

During Open Season, you can make elections you usually can't make any other time of the year.

All health or dental or vision plans are not alike. Open Season is about exercising your right of choice. By considering your health plan choices in advance, you'll have access to health care services and supplies you need, with a premium you can afford. Dental and/or vision coverage can fill in the gaps of any coverage you currently have or pay for services you currently don't get.

If you are already enrolled in FEHB and/or FEDVIP, those enrollments will continue automatically, although benefits and premiums may change. Be sure to check that your plan is still participating. You can find [FEHB](#), [dental](#) and [vision](#) plan information on our website by the first week in November. Changes you make to your FEHB or FEDVIP enrollment will remain in effect until the next plan year. You can only change your plan, plan option or enrollment type during Open Season or when you experience a qualifying life event, such as adding a child or a spouse's loss of other coverage.

A flexible spending account can help lower your taxable income. Your enrollment in FSAFEDS does not automatically renew. If you want to participate, you must re-enroll.

## **Things to Consider**

### **FEHB:**

- There are many choices under FEHB to meet your needs.
- You must be covered by FEHB for the 5 years of service immediately before retiring to continue coverage into retirement.
- There are no waiting periods and no pre-existing condition limitations under FEHB, even if you change plans.
- If you are eligible for FEHB, you may enroll in FSAFEDS and/or FEDVIP whether or not you are already enrolled in FEHB.

### **FEDVIP:**

- Your coverage will continue into retirement automatically.
- Participating dental and vision providers may be different from your health plan providers.
- You can only cancel your coverage during Open Season or deployment to active military duty.
- FEDVIP pays benefits secondary to your FEHB insurance.

### **FSAFEDS:**

- There are 3 accounts from which to choose: a dependent care account, a health care account, and a limited expense health care account.
- Participating lowers your taxable income.
- You can be reimbursed for your FEDVIP and FEHB expenses, including copays and deductibles.
- Not open to retirees.

Do not rely solely on this fact sheet.  
Refer to the individual plan brochures before making your final decision.

## **Where to Find Rates**

[FEHB Rates](#)

[FEDVIP Dental Rates](#)

[FEDVIP Vision Rates](#)

For FSAFEDS, you pay nothing. See how much you may [contribute](#).

## **For More Information on Plan Choices**

Visit [FEHB](#) for an overview and for [reference materials](#), or check out the FEHB [plan brochures](#).

Visit [FEDVIP](#) for an overview or check out the [dental](#) and [vision](#) plan brochures.

Visit [FSAFEDS](#), or call 1-877-FSAFEDS (372-3337), or check out the FSAFEDS [marketing materials](#).

## **To Make an Open Season Election**

For FEHB: Employees may use the Health Benefits Election Form (SF 2809) or use an online self-service system. Your agency's human resources office can help you.

For dental or vision under FEDVIP: Visit the [BENEFEDS](#) website or call 1-877-888-3337 or TTY 1-877-889-5680.

For flexible spending accounts under FSAFEDS (employees only): Visit the [FSAFEDS](#) website or call 1-877-FSAFEDS (372-3337) or TTY 1-866-353-8058.

Retirees may visit [Open Season Online](#) or call Open Season Express at 1-800-332-9798, TTY 1-855-887-4957.

## **For Additional Information**

Visit the [Open Season](#) website, find us on [Twitter](#), or contact your Human Resources office.